

**Information to identify the case:**

Debtor 1	<u>Abraham Howe</u>	Social Security number or ITIN	xxx-xx-3022
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-10514-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Abraham Howe

2/22/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Abraham Howe  
 Debtor

Case No. 18-10514-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db  
 517269452 +Abraham Howe, 148 Fountain Avenue, Trenton, NJ 08618-3826  
 +A-1 Collection, 101 Grovers Mill Rd, Re: Capital Health; Raj Lalla, MD;  
 Mercer Gastroenterology, Lawrenceville, NJ 08648-4706  
 517269455 +ATG Credit, 1700 W Corland St, Ste 201, Re: Columbia House, Chicago, IL 60622-1166  
 517269458 +Capital Health Advanced Imaging, PO Box 1025, Frederick, MD 21702-0025  
 517269459 +Capital Health Advanced Imaging, PO Box 3246, Indianapolis, IN 46206-3246  
 517269460 +Capital Health Systems, 750 Brunswick Avenue, Attn: Patient Accounts,  
 Trenton, NJ 08638-4143  
 517269461 +Cenlar, 425 Phillips Blvd., Trenton, NJ 08618-1430  
 517269463 +Emergency Medical Assoc.- CHS, PO Box 417442, Boston, MA 02241-7442  
 517269462 +Emergency Medical Assoc.- CHS, PO Box 5333, Parsippany, NJ 07054-6333  
 517269464 +Kivitz McKeever Lee, 701 Market Street, Suite 5000, Re: Cenlar,  
 Philadelphia, PA 19106-1541  
 517269465 +Lenox Socey Wilgus, Re: American Trading; DC 3953-14, 3131 Princeton Pike,  
 Trenton, NJ 08648-2201  
 517269466 +Mark Nichter, Esq., Re: Capital Health System, 44 South Broadway,  
 White Plains, NY 10601-4425  
 517269467 #+Mercer County Surgery Center, 3120 Princeton Pike, 2nd floor Suite B,  
 Lawrenceville, NJ 08648-2325  
 517269468 +Mercer Gastroenterology, Two Capital Way, Suite 487, Pennington, NJ 08534-2521  
 517269471 +NJ Healthcare Specialist, PO Box 417191, Boston, MA 02241-7191  
 517269472 +NJHEAA, 4 Quakerbridge Plaza, Hamilton, NJ 08619-1241  
 517269469 +Navient, 300 Continental Dr, Newark, DE 19713-4322  
 517286633 +Nelnet on behalf of NJHESAA, New Jersey Higher Ed Student Asst Auth,  
 4 Quakerbridge Plaza, PO Box 548, Trenton, NJ 08625-0548  
 517401129 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd,  
 Ewing, NJ 08618-1430  
 517269474 +Quality Asset Recovery, Re: Capital Surgical Assoc, 7 Foster Ave, Ste 101,  
 Gibbsboro, NJ 08026-1191  
 517269475 +Revenue Recovery Corp, Re: Advanced Orthopedics & Sport, 612 Gay Street,  
 Knoxville, TN 37902-1603  
 517269477 +Schacter Portnoy, Re: Capital Health Advanced Imaging, 3490 Rt. 1, Suite 6,  
 Princeton, NJ 08540-5920  
 517269479 +Trans Continental Credit & Collection, Re: Capital Health System, PO Box 5055,  
 White Plains, NY 10602-5055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2019 00:14:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 23 2019 00:13:56 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517269453 +E-mail/Text: brn@altra.org Feb 23 2019 00:14:29 Altra FCU, PO Box 443,  
 La Crosse, WI 54602-0800  
 517383176 +E-mail/Text: brn@altra.org Feb 23 2019 00:14:29 Altra Federal Credit Union,  
 1700 Oak Forest Drive, Onalaska, WI 54650-3500  
 517269454 +EDI: AMSHER.COM Feb 23 2019 04:38:00 Amsher Collection Service, Re: T Mobile,  
 600 Beacon Parkway W Ste 300, Birmingham, AL 35209-3114  
 517269456 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Feb 23 2019 00:15:37  
 Berks Credit & Collection, Re: Mercer County Surgery Center, PO Box 329,  
 Temple, PA 19560-0329  
 517269457 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Feb 23 2019 00:15:37  
 Berks Credit & Collection, Re: Mercer County Surgery Center, 900 Corporate Drive,  
 Reading, PA 19605-3340  
 517269470 +E-mail/Text: electronicbkydocs@nelnet.net Feb 23 2019 00:14:04 Nel Net, PO Box 1649,  
 Denver, CO 80201-1649  
 517269473 +E-mail/Text: bankruptcy@optimarecoveryservices.com Feb 23 2019 00:14:20  
 Optima Recovery Services, Re: Capital Health Advanced Imaging, PO Box 52968,  
 Knoxville, TN 37950-2968  
 517269476 +EDI: NAVIENTFKASMSERV.COM Feb 23 2019 04:33:00 Sallie Mae (Navient), PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 517269478 EDI: AISTMBL.COM Feb 23 2019 04:33:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274  
 517287513 +EDI: AIS.COM Feb 23 2019 04:33:00 T Mobile/T-Mobile USA Inc,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517269480 +E-mail/Text: dwarshaw@warshawlawfirm.com Feb 23 2019 00:14:40 Warshaw Law Firm,  
 266 King George Road, Suite C-2, Re: Advanced Orthopedics & Sports Med;, DC 5003-14,  
 Warren, NJ 07059-5187

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 36

Date Rcvd: Feb 22, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Zimnis on behalf of Debtor Abraham Howe njbankruptcylaw@aol.com.  
Kevin Gordon McDonald on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8